

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NEW YORK**

In re: Carfora, Frank V  
Carfora, Roxanne G

§ Case No. 816-71745

§

§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

Marc A. Pergament, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$1,033,483.00</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$0.00</u>
Total Distribution to Claimants: <u>\$5,993.79</u>	Claims Discharged Without Payment: <u>\$7,776,775.47</u>
Total Expenses of Administration: <u>\$4,006.21</u>	

3) Total gross receipts of \$ 10,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$10,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$1,213,207.00	\$560,480.13	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	4,006.21	4,006.21	4,006.21
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	114,549.20	87,672.02	87,672.02	5,993.79
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	7,730,898.92	99,202.15	99,202.15	0.00
<b>TOTAL DISBURSEMENTS</b>	<b>\$9,058,655.12</b>	<b>\$751,360.51</b>	<b>\$190,880.38</b>	<b>\$10,000.00</b>

4) This case was originally filed under Chapter 7 on April 21, 2016.  
The case was pending for 18 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 10/26/2017 By: /s/Marc A. Pergament  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
FRAUDULENT CONVEYANCE DEENA CARFORA	1241-000	10,000.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$10,000.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
3	Internal Revenue Service	4110-000	N/A	110,480.13	0.00	0.00
8	Source Ventures LLC	4110-000	450,000.00	450,000.00	0.00	0.00
NOTFILED	Bk of Amer	4110-000	727,964.00	N/A	N/A	0.00
NOTFILED	Citibankna	4110-000	33,269.00	N/A	N/A	0.00
NOTFILED	MB Fun Svcs	4210-000	1,974.00	N/A	N/A	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$1,213,207.00</b>	<b>\$560,480.13</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee Compensation - Marc A. Pergament	2100-000	N/A	1,750.00	1,750.00	1,750.00
Trustee Expenses - Marc A. Pergament	2200-000	N/A	8.97	8.97	8.97
Attorney for Trustee Fees (Trustee Firm) - Weinberg, Gross & Pergament LLP	3110-000	N/A	2,000.00	2,000.00	2,000.00
Attorney for Trustee Expenses (Trustee Firm) - Weinberg, Gross & Pergament LLP	3120-000	N/A	117.85	117.85	117.85
Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Other - Rabobank, N.A.	2600-000	N/A	15.76	15.76	15.76
Other - Rabobank, N.A.	2600-000	N/A	14.30	14.30	14.30
Other - Rabobank, N.A.	2600-000	N/A	13.80	13.80	13.80
Other - Rabobank, N.A.	2600-000	N/A	15.21	15.21	15.21
Other - International Sureties, Ltd.	2300-000	N/A	2.91	2.91	2.91
Other - Rabobank, N.A.	2600-000	N/A	14.24	14.24	14.24
Other - Rabobank, N.A.	2600-000	N/A	15.20	15.20	15.20
Other - Rabobank, N.A.	2600-000	N/A	13.28	13.28	13.28
Other - Rabobank, N.A.	2600-000	N/A	14.69	14.69	14.69
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	\$4,006.21	\$4,006.21	\$4,006.21

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	\$0.00	\$0.00	\$0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
3 -2	Internal Revenue Service	5800-000	114,549.20	87,672.02	87,672.02	5,993.79
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			\$114,549.20	\$87,672.02	\$87,672.02	\$5,993.79

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

<b>CLAIM NO.</b>	<b>CLAIMANT</b>	<b>UNIFORM TRAN. CODE</b>	<b>CLAIMS SCHEDULED (from Form 6F)</b>	<b>CLAIMS ASSERTED (from Proofs of Claim)</b>	<b>CLAIMS ALLOWED</b>	<b>CLAIMS PAID</b>
1	American InfoSource LP as agent for	7100-000	N/A	533.41	533.41	0.00
2	Quantum3 Group LLC as agent for	7100-000	721.00	721.37	721.37	0.00
3 -2	Internal Revenue Service	7100-000	N/A	22,808.11	22,808.11	0.00
4	Financial Pacific Leasing	7100-000	12,000.00	7,622.46	7,622.46	0.00
5	Suffolk Vascular	7100-000	275.31	818.42	818.42	0.00
6	Provision Diagnostics	7100-000	N/A	25,680.00	25,680.00	0.00
7	Department Store National Bank	7100-000	N/A	689.09	689.09	0.00
9	Luis Khoury Inc	7100-000	40,329.29	40,329.29	40,329.29	0.00
NOTFILED	Unsecured Claims	7100-000	7,677,573.32	N/A	N/A	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$7,730,898.92</b>	<b>\$99,202.15</b>	<b>\$99,202.15</b>	<b>\$0.00</b>

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

**Case Number:** 816-71745**Trustee:** (521140) Marc A. Pergament**Case Name:** Carfora, Frank V  
Carfora, Roxanne G**Filed (f) or Converted (c):** 04/21/16 (f)**§341(a) Meeting Date:** 06/07/16**Period Ending:** 10/26/17**Claims Bar Date:** 09/19/16

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=§554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 REAL PROPERTY	1,010,000.00	1,010,000.00		0.00	FA
2 2011 MERCEDES BENZ (See Footnote)	8,283.00	1.00		0.00	FA
3 HOUSEHOLD GOODS AND FURNISHINGS	2,500.00	2,500.00		0.00	FA
4 ELECTRONICS	2,500.00	2,500.00		0.00	FA
5 WEARING APPAREL	1,500.00	1,500.00		0.00	FA
6 JEWELRY	1,500.00	1,500.00		0.00	FA
7 CASH ON HAND	250.00	250.00		0.00	FA
8 BANK ACCOUNTS	150.00	150.00		0.00	FA
9 INTEREST IN BUSINESS	Unknown	0.00		0.00	FA
10 INTEREST IN BUSINESS	0.00	0.00		0.00	FA
11 IRA	5,300.00	5,300.00		0.00	FA
12 LICENSES, FRANCHISES, OTHER GENERAL INTANGIBLES	0.00	0.00		0.00	FA
13 AMERICAN GENERAL INSURANCE TERM POLICY	0.00	0.00		0.00	FA
14 POTENTIAL MALPRATICE CLAIM AG KIRSCHENBAUM	Unknown	0.00		0.00	FA
15 BREACH OF CONTRACT CLAIM DAVID HECKLER MD	Unknown	0.00		0.00	FA
16 MEDICAL EQUIPMENT	1,500.00	1,500.00		0.00	FA
17 FRAUDULENT CONVEYANCE DOWLING COLLEGE (u) (See Footnote)	0.00	1.00		0.00	FA
18 FRAUDULENT CONVEYANCE SUFFOLK COMMUNITY COLLEGE (u) (See Footnote)	0.00	1.00		0.00	FA
19 FRAUDULENT CONVEYANCE DEENA CARFORA (u) (See Footnote)	0.00	1.00		10,000.00	FA
20 TAX REFUNDS (u) (See Footnote)	0.00	1.00		0.00	FA
<b>20 Assets Totals</b> (Excluding unknown values)	<b>\$1,033,483.00</b>	<b>\$1,025,205.00</b>		<b>\$10,000.00</b>	<b>\$0.00</b>

RE PROP# 2 Value identified strictly for reporting purposes

RE PROP# 17 Value identified strictly for reporting purposes

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

**Case Number:** 816-71745**Trustee:** (521140) Marc A. Pergament**Case Name:** Carfora, Frank V  
Carfora, Roxanne G**Filed (f) or Converted (c):** 04/21/16 (f)**§341(a) Meeting Date:** 06/07/16**Period Ending:** 10/26/17**Claims Bar Date:** 09/19/16

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					

RE PROP# 18 Value identified strictly for reporting purposes

RE PROP# 19 Value identified strictly for reporting purposes

RE PROP# 20 Value identified strictly for reporting purposes

**Major Activities Affecting Case Closing:**

TFR Submitted 4/17

TDR Submitted 10/17

Interest in Fraudulent Conveyances (3), Tax Refunds and 2011 Mercedes GLK

**Initial Projected Date Of Final Report (TFR):** December 31, 2018**Current Projected Date Of Final Report (TFR):** April 20, 2017 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 816-71745

Case Name: Carfora, Frank V  
Carfora, Roxanne G

Taxpayer ID #: \*\*-\*\*\*4576

Period Ending: 10/26/17

Trustee: Marc A. Pergament (521140)

Bank Name: Rabobank, N.A.

Account: \*\*\*\*\*3466 - Checking Account

Blanket Bond: \$44,643,604.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
07/22/16	{19}	Frank Carfora	Fraudulent Conveyance Deena Carfora	1241-000	10,000.00		10,000.00
07/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	9,990.00
08/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		15.76	9,974.24
09/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		14.30	9,959.94
10/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		13.80	9,946.14
11/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		15.21	9,930.93
12/23/16	101	International Sureties, Ltd.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 12/23/2016 FOR CASE #816-71745, Bond # 016027942	2300-000		2.91	9,928.02
12/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		14.24	9,913.78
01/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		15.20	9,898.58
02/28/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		13.28	9,885.30
03/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		14.69	9,870.61
08/28/17	102	Weinberg, Gross & Pergament LLP	Dividend paid 100.00% on \$2,000.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		2,000.00	7,870.61
08/28/17	103	Weinberg, Gross & Pergament LLP	Dividend paid 100.00% on \$117.85, Attorney for Trustee Expenses (Trustee Firm); Reference:	3120-000		117.85	7,752.76
08/28/17	104	Marc A. Pergament	Dividend paid 100.00% on \$1,750.00, Trustee Compensation; Reference:	2100-000		1,750.00	6,002.76
08/28/17	105	Marc A. Pergament	Dividend paid 100.00% on \$8.97, Trustee Expenses; Reference:	2200-000		8.97	5,993.79
08/28/17	106	Internal Revenue Service	Dividend paid 6.83% on \$87,672.02; Claim# 3 -2; Filed: \$87,672.02; Reference:	5800-000		5,993.79	0.00

**ACCOUNT TOTALS****10,000.00****10,000.00****\$0.00**

Less: Bank Transfers

0.00

0.00

**Subtotal****10,000.00****10,000.00**

Less: Payments to Debtors

0.00

**NET Receipts / Disbursements****\$10,000.00****\$10,000.00**



## Form 2

### Cash Receipts And Disbursements Record

Case Number: 816-71745

Case Name: Carfora, Frank V

Carfora, Roxanne G

Taxpayer ID #: \*\*-\*\*\*4576

Period Ending: 10/26/17

Trustee: Marc A. Pergament (521140)

Bank Name: Rabobank, N.A.

Account: \*\*\*\*\*3466 - Checking Account

Blanket Bond: \$44,643,604.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

Net Receipts : 10,000.00

Net Estate : \$10,000.00

**TOTAL - ALL ACCOUNTS**

Checking # \*\*\*\*\*3466

Net Receipts	Net Disbursements	Account Balances
10,000.00	10,000.00	0.00
<b>\$10,000.00</b>	<b>\$10,000.00</b>	<b>\$0.00</b>